

The Combined Application Process

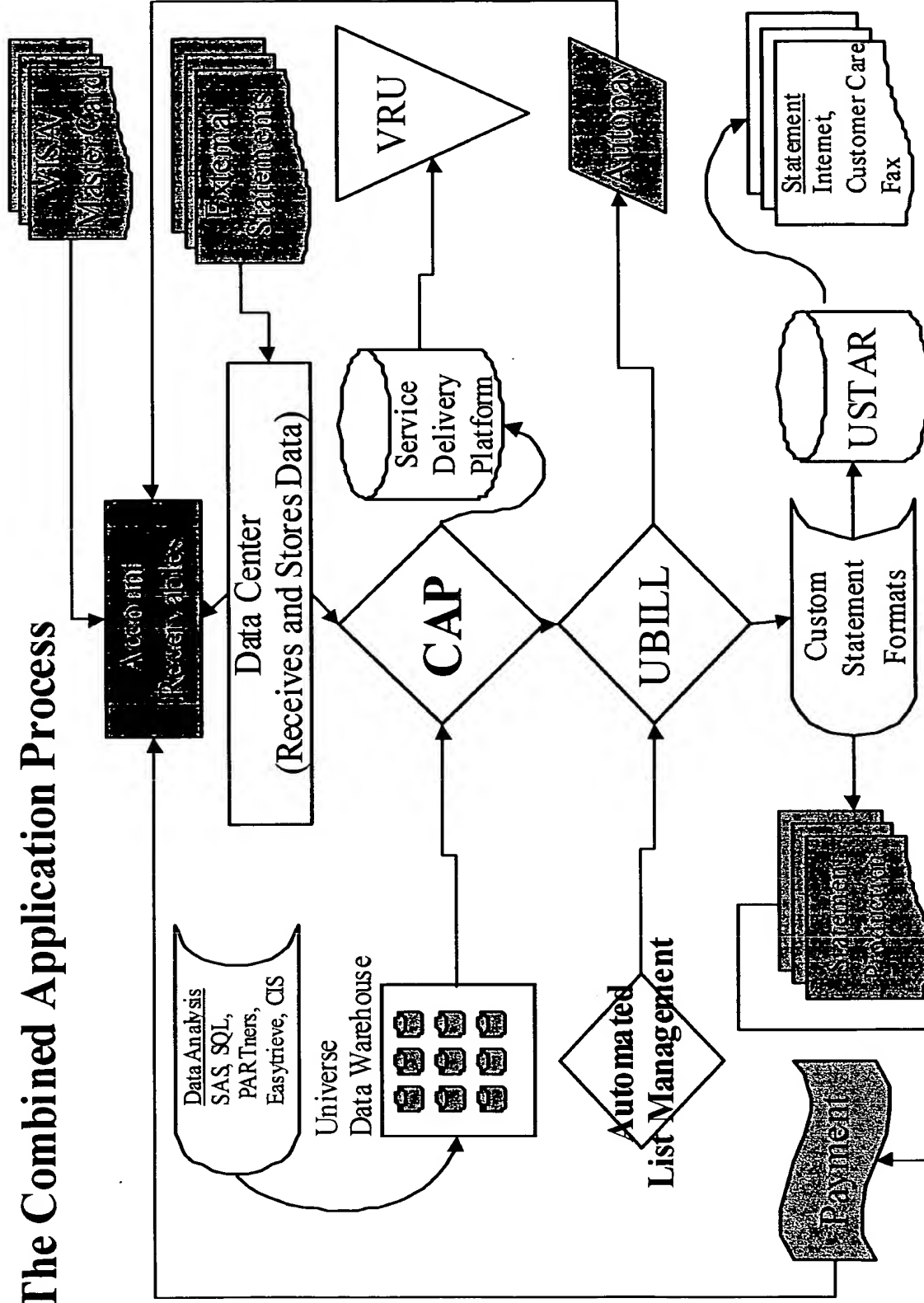


FIG. 1A

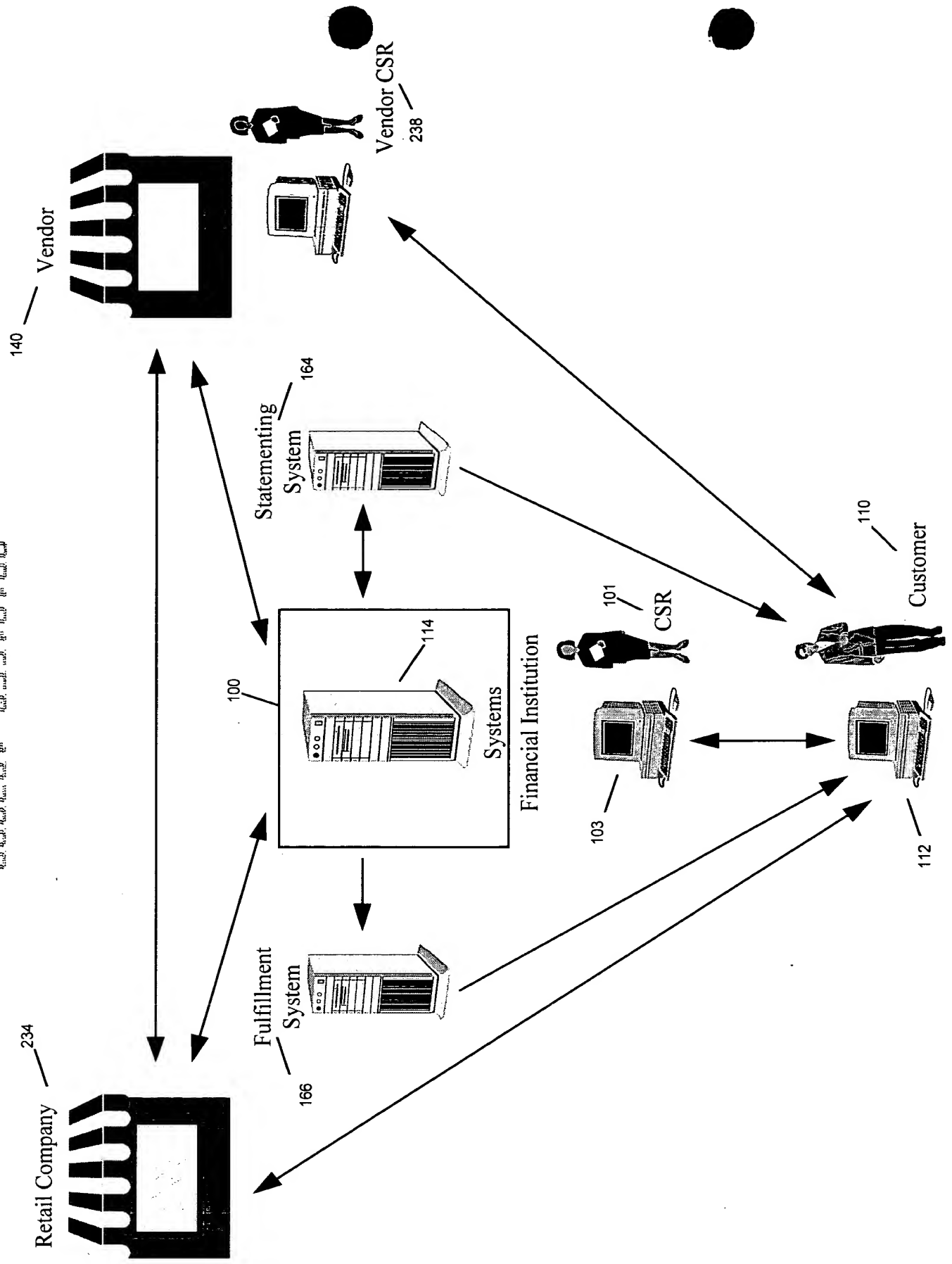


FIG. 2

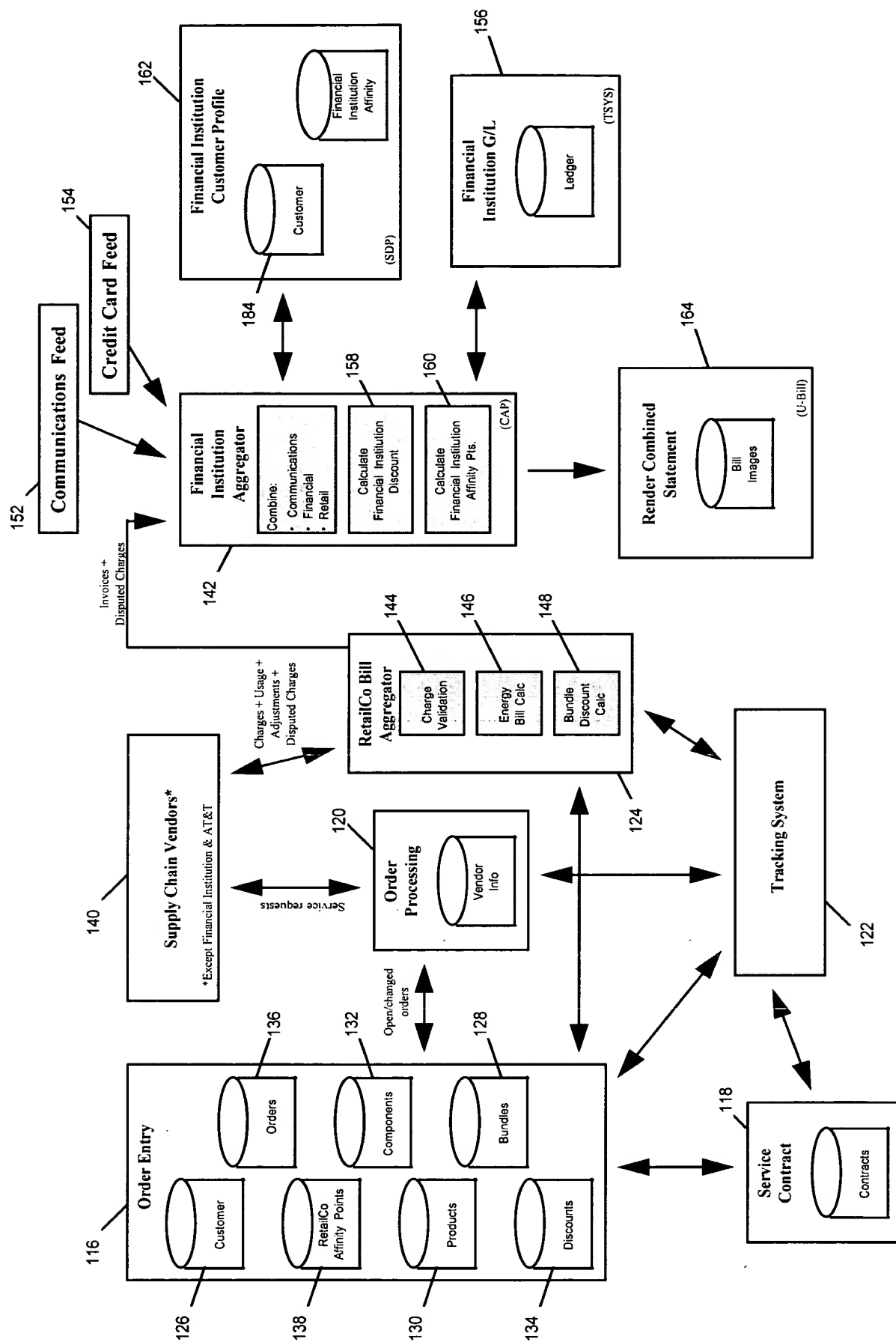


FIG. 3

OTHER FINANCIAL INSTITUTION SYSTEMS AND DATABASES

166 —	FULFILLMENT SYSTEM
168 —	PROSPECT FILE
170 —	CREDIT CHECK SYSTEM
172 —	WORK MANAGEMENT SYSTEM
174 —	DISCONNECT FILE
176 —	VENDOR METHODS AND PROCEDURES
178 —	TAX MODULE
180 —	FORMAT DATABASE
182 —	ACCOUNTS RECEIVABLE SYSTEM

FIG. 4

ADDITIONAL SYSTEMS AND DATABASES

184 —	CUSTOMER RECORD DATABASE
186 —	VENDOR ORDER PROCESSING SYSTEM
188 —	PRODUCT/SERVICE PROVISIONING SYSTEM
190 —	VENDOR ORDER ENTRY SYSTEM
192 —	TECH/DATABASE
194 —	WIRES AND PIPES DATABASE
196 —	ENERGY USAGE DATABASE
198 —	RETAIL COMPANY DATABASE
199 —	VENDOR DATABASE
201 —	RETAIL COMPANY DATABASE

FIG. 5

CUSTOMER INQUIRY

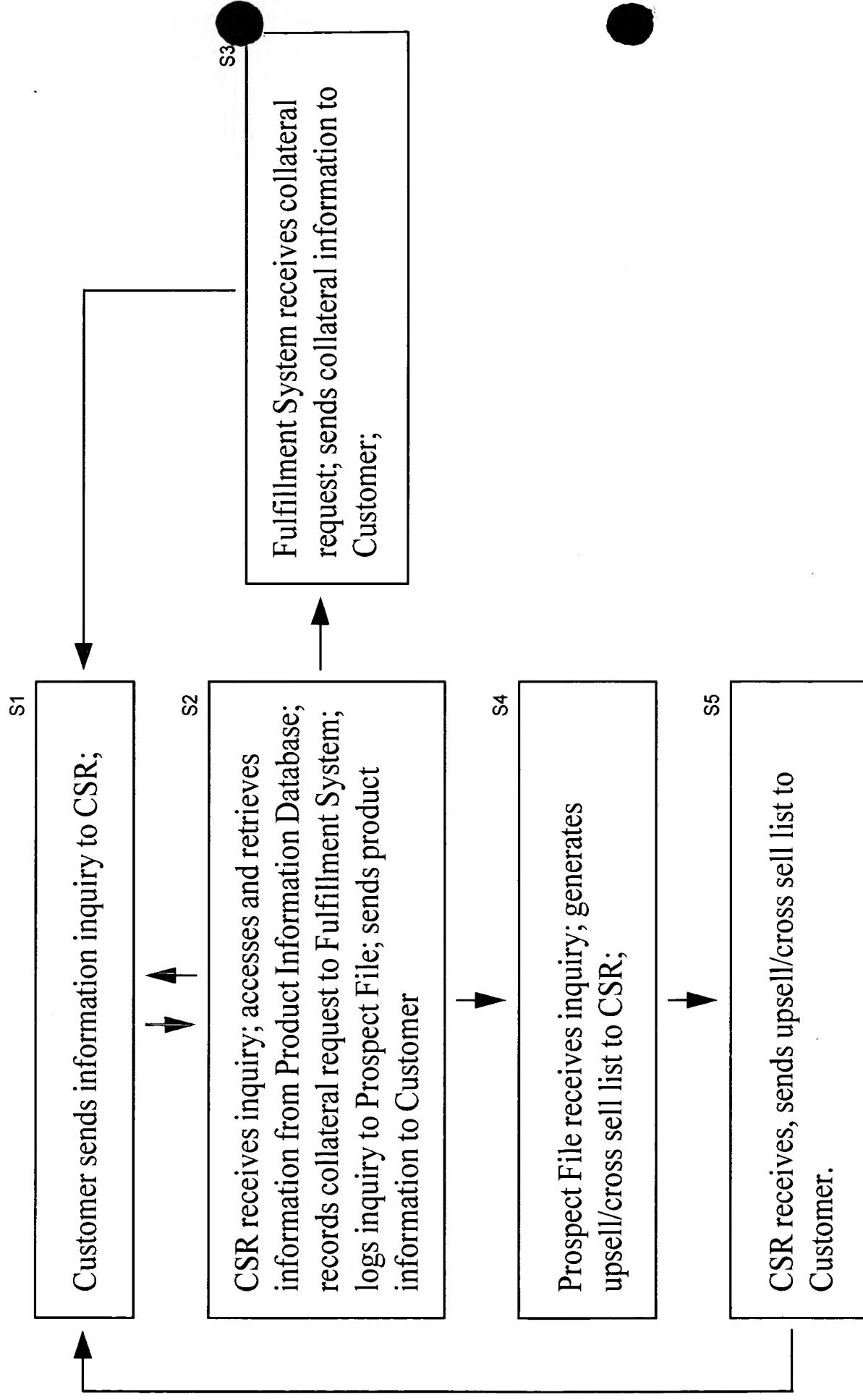


FIG. 6

CUSTOMER INFORMATION CHANGE

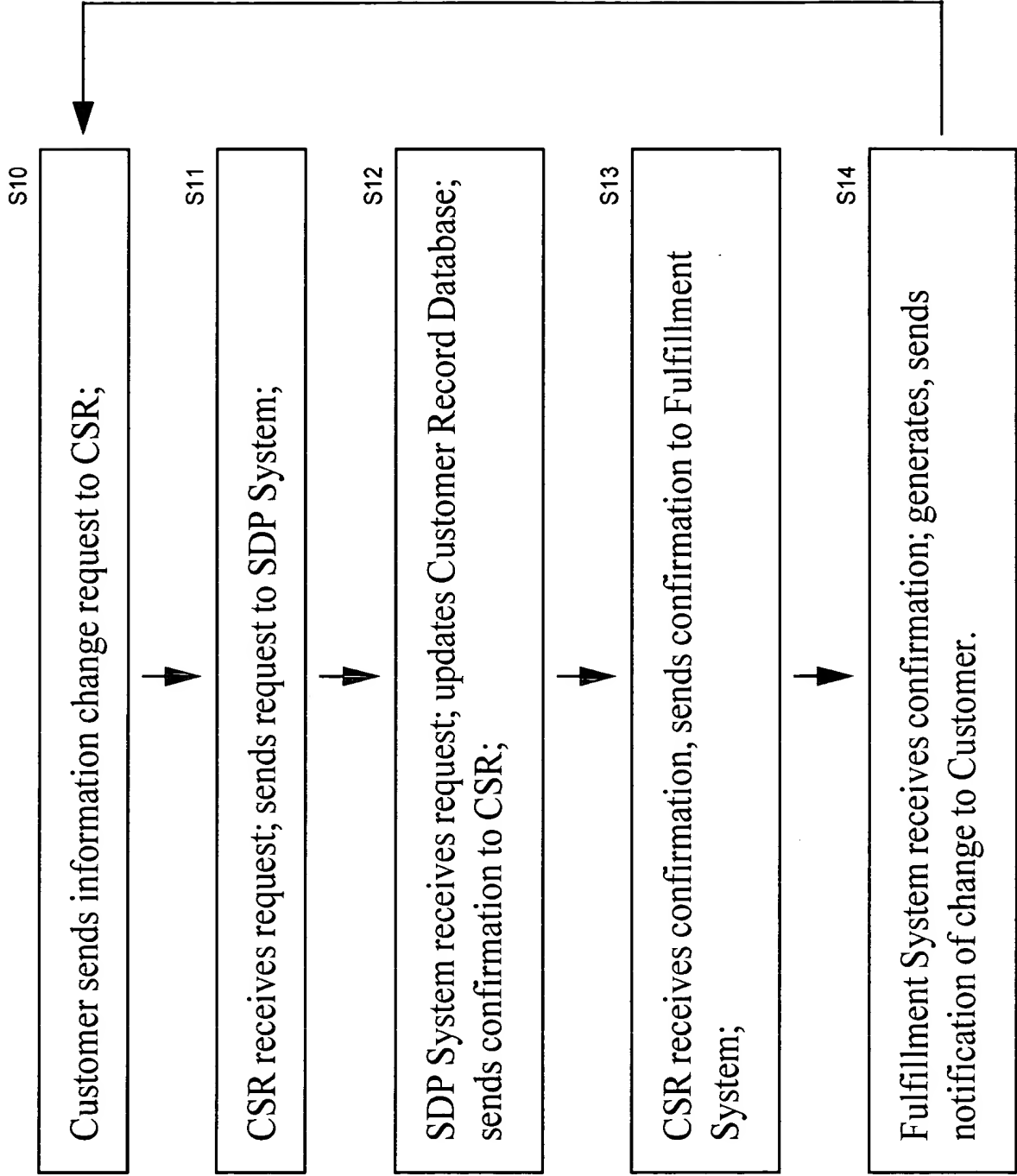


FIG. 7

ORDER ENTRY

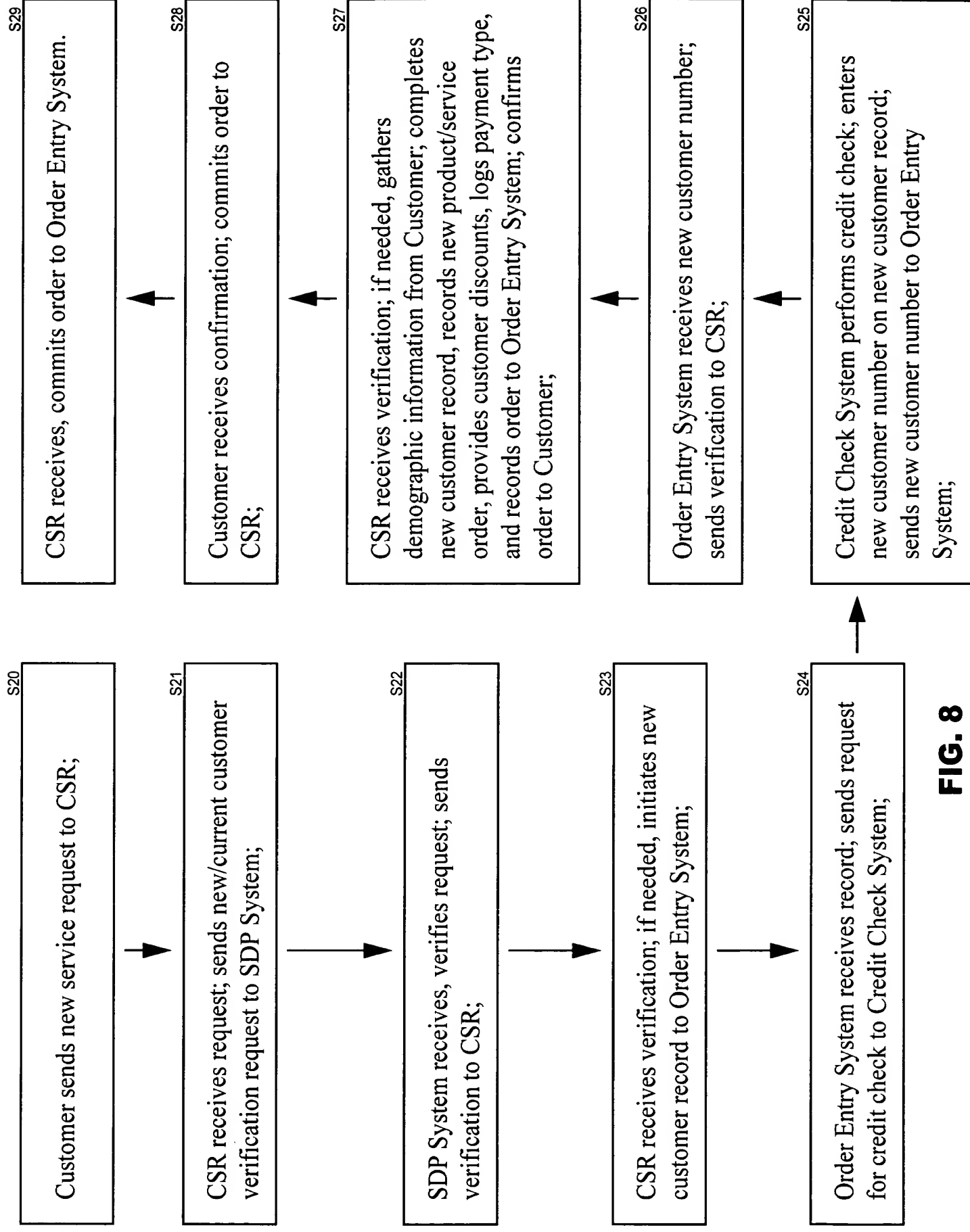


FIG. 8

ORDER PROCESSING

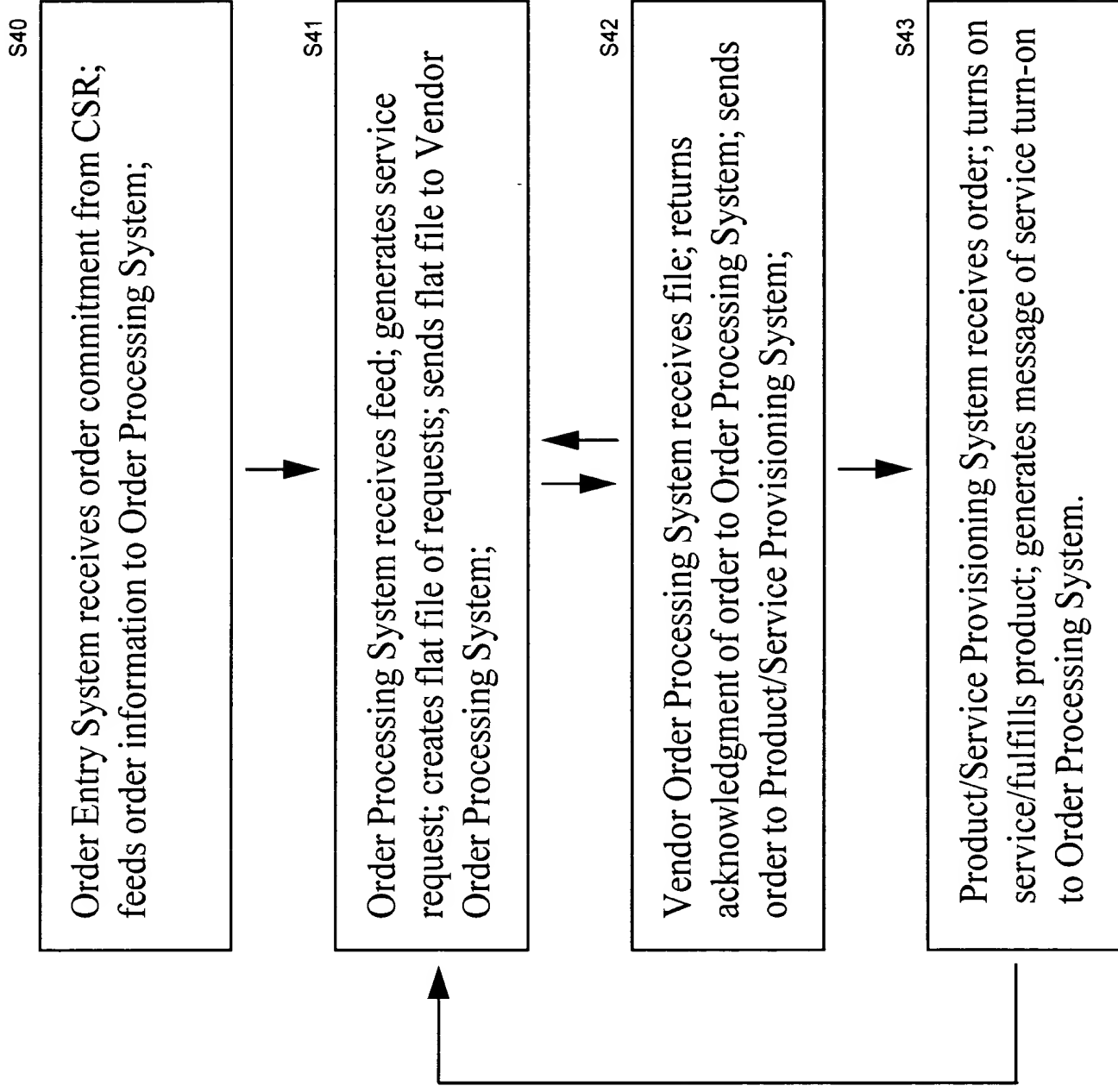


FIG. 9

ORDER PROCESSING FLAG PROCESS/ NO ACKNOWLEDGMENT OF ORDER RETURNED TO ORDER PROCESSING SYSTEM

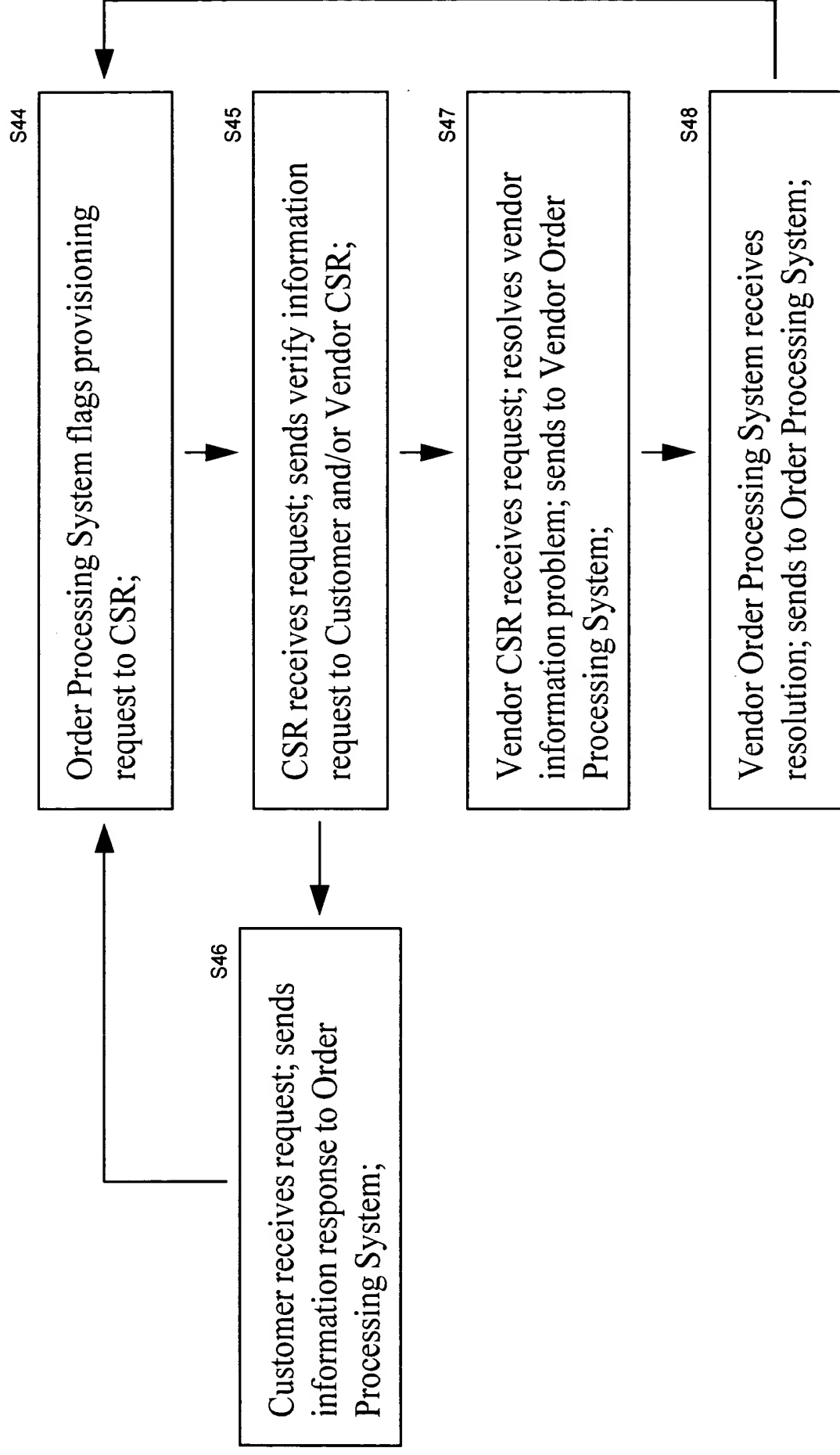


FIG. 10

ORDER INQUIRY

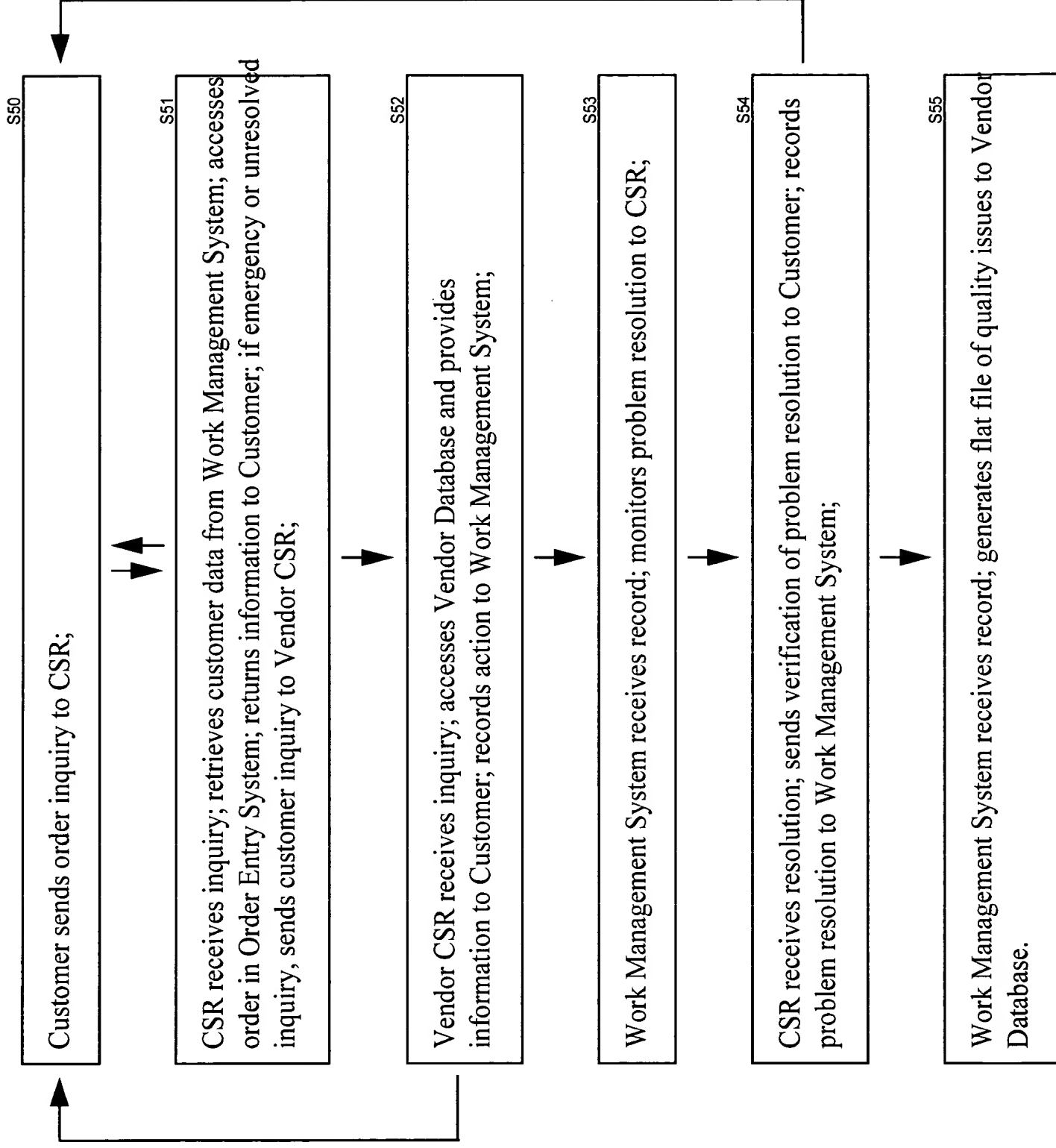


FIG. 11

DISCONNECT

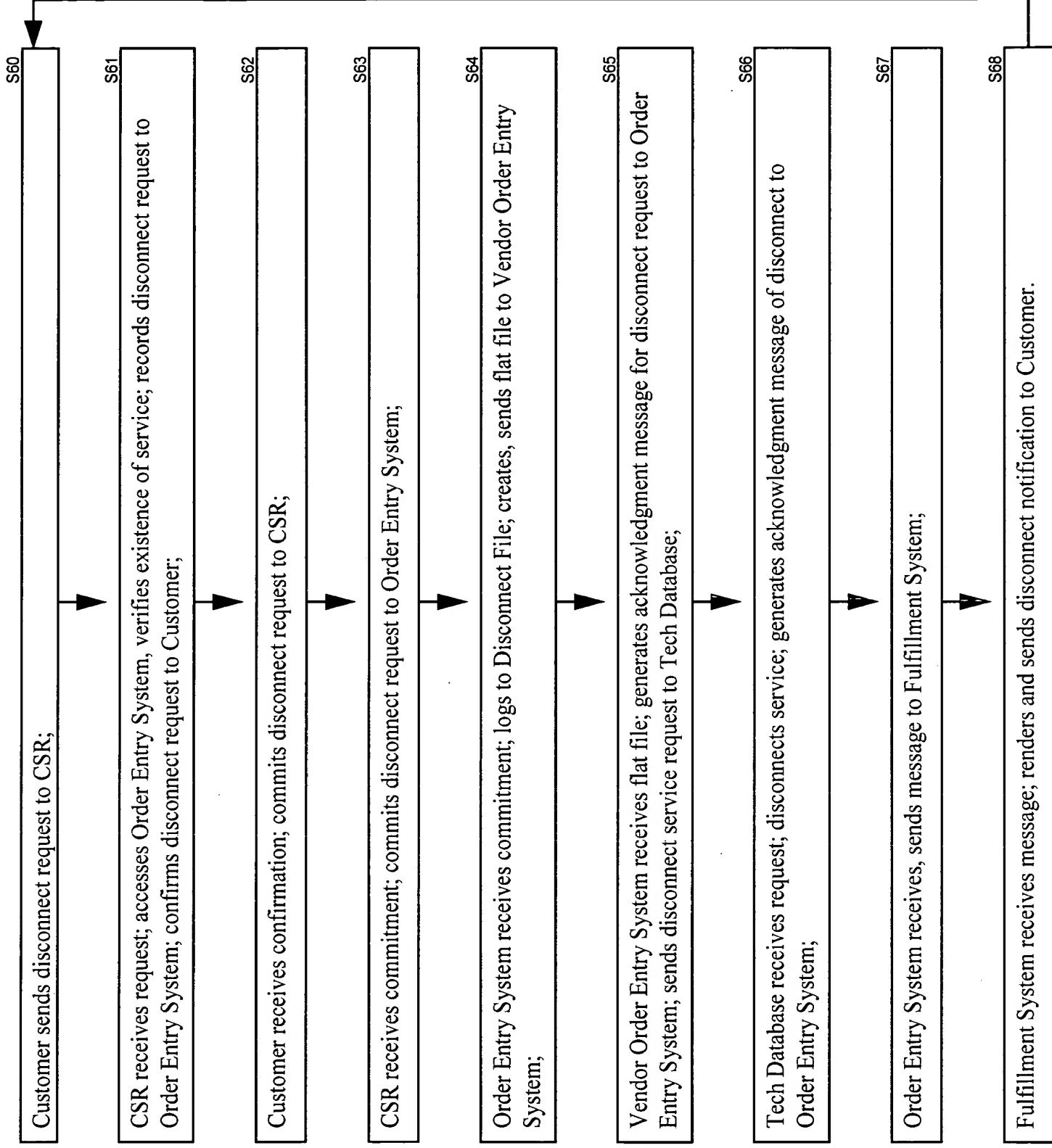


FIG. 12

ALTERNATE DISCONNECT

S70

Customer sends disconnect request to Vendor CSR;



S71

Vendor CSR receives request; accesses Vendor Database, verifies existence of service; notifies Retail Company; records disconnect to Vendor Order Entry System;



S72

Vendor Order Entry System receives, sends disconnect record to Order Entry System;



S73

Order Entry System receives, sends disconnect record to Fulfillment System;



S74

Fulfillment System receives record; renders and sends disconnect notification to Customer.



FIG. 13

BILL INQUIRY AND ADJUSTMENT/ ENERGY USAGE

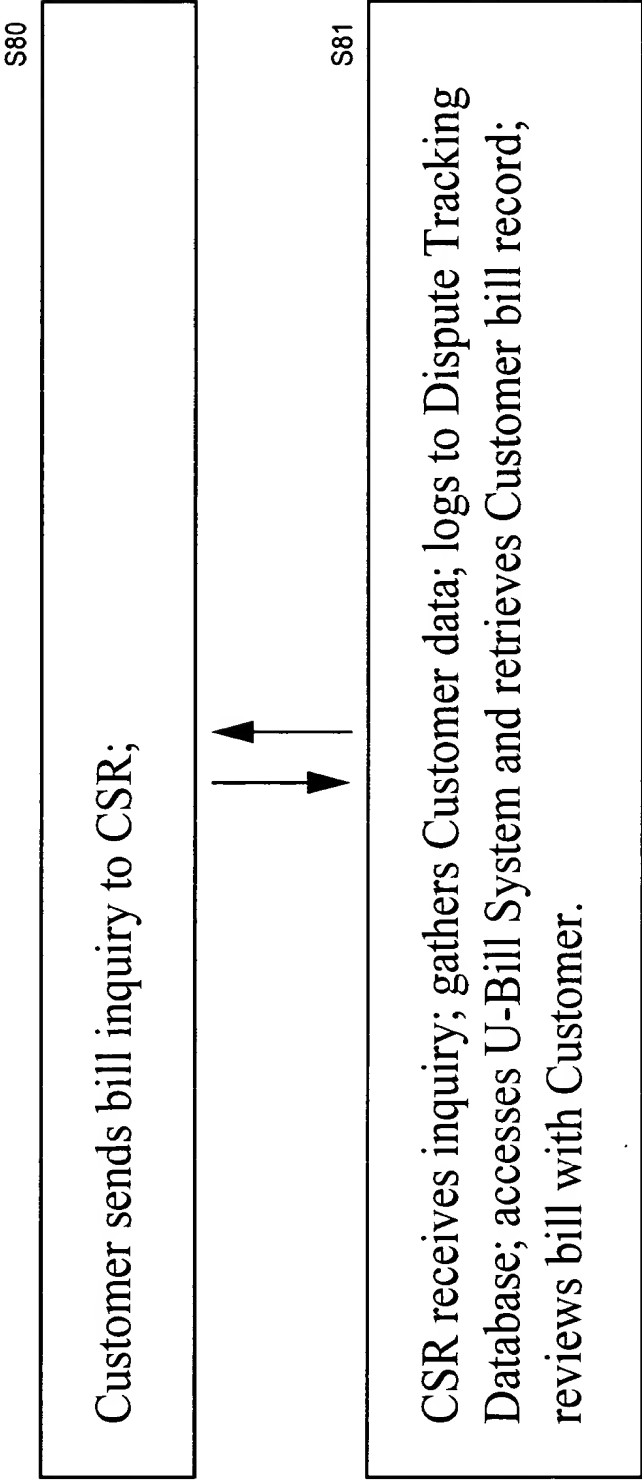


FIG. 14

BILL INQUIRY AND ADJUSTMENT/ ENERGY USAGE/INCORRECT RATE

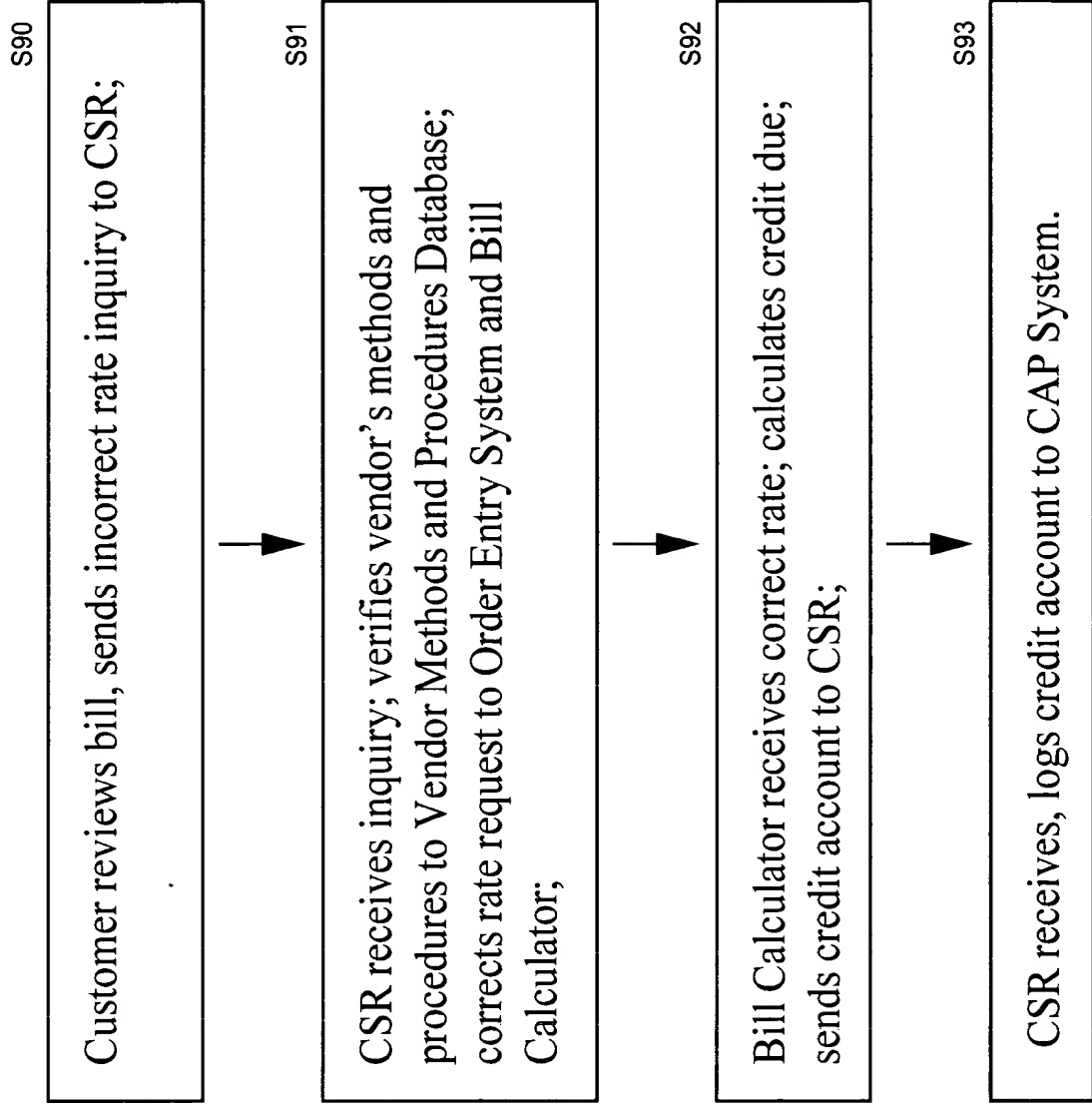


FIG. 15

BILL INQUIRY AND ADJUSTMENT/ ENERGY USAGE/INCORRECT USAGE

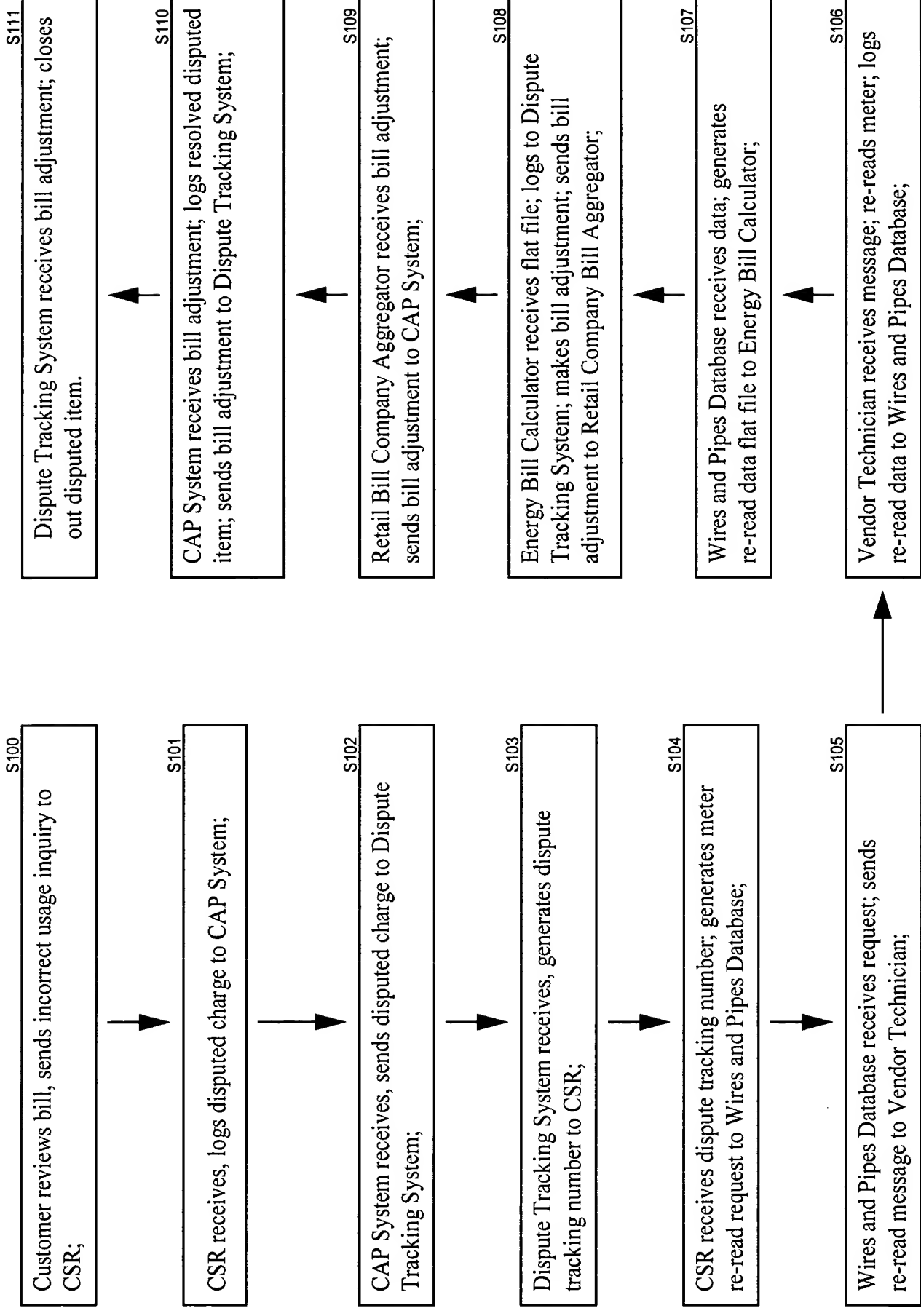


FIG. 16

BILL INQUIRY AND ADJUSTMENT/ NON-ENERGY RETAIL COMPANY PRODUCTS

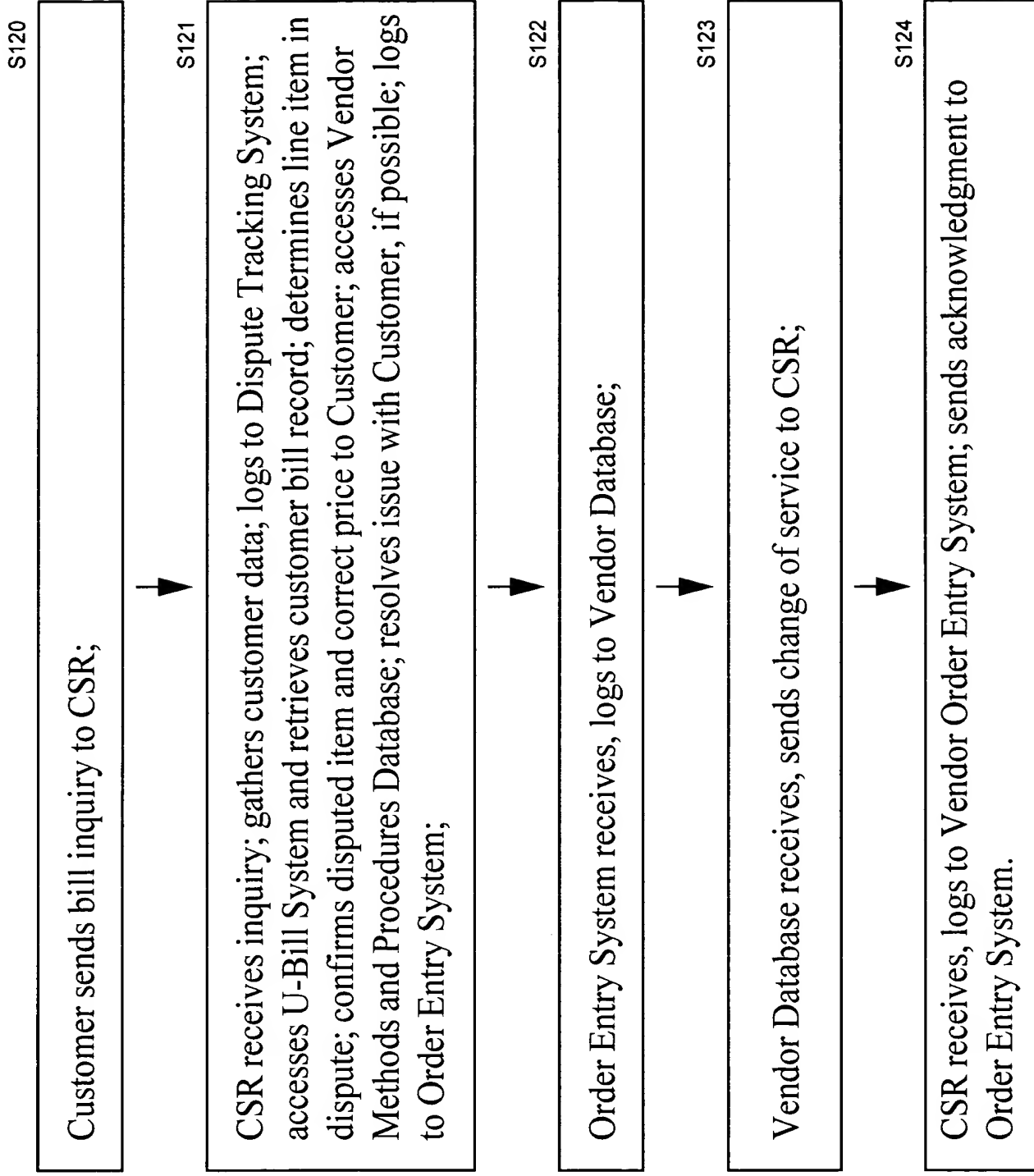


FIG. 17

**ALTERNATE BILL INQUIRY AND ADJUSTMENT/
NON-ENERGY RETAIL COMPANY PRODUCTS/
CSR UNABLE TO RESOLVE DISPUTE/DISPUTE IS CORRECT**

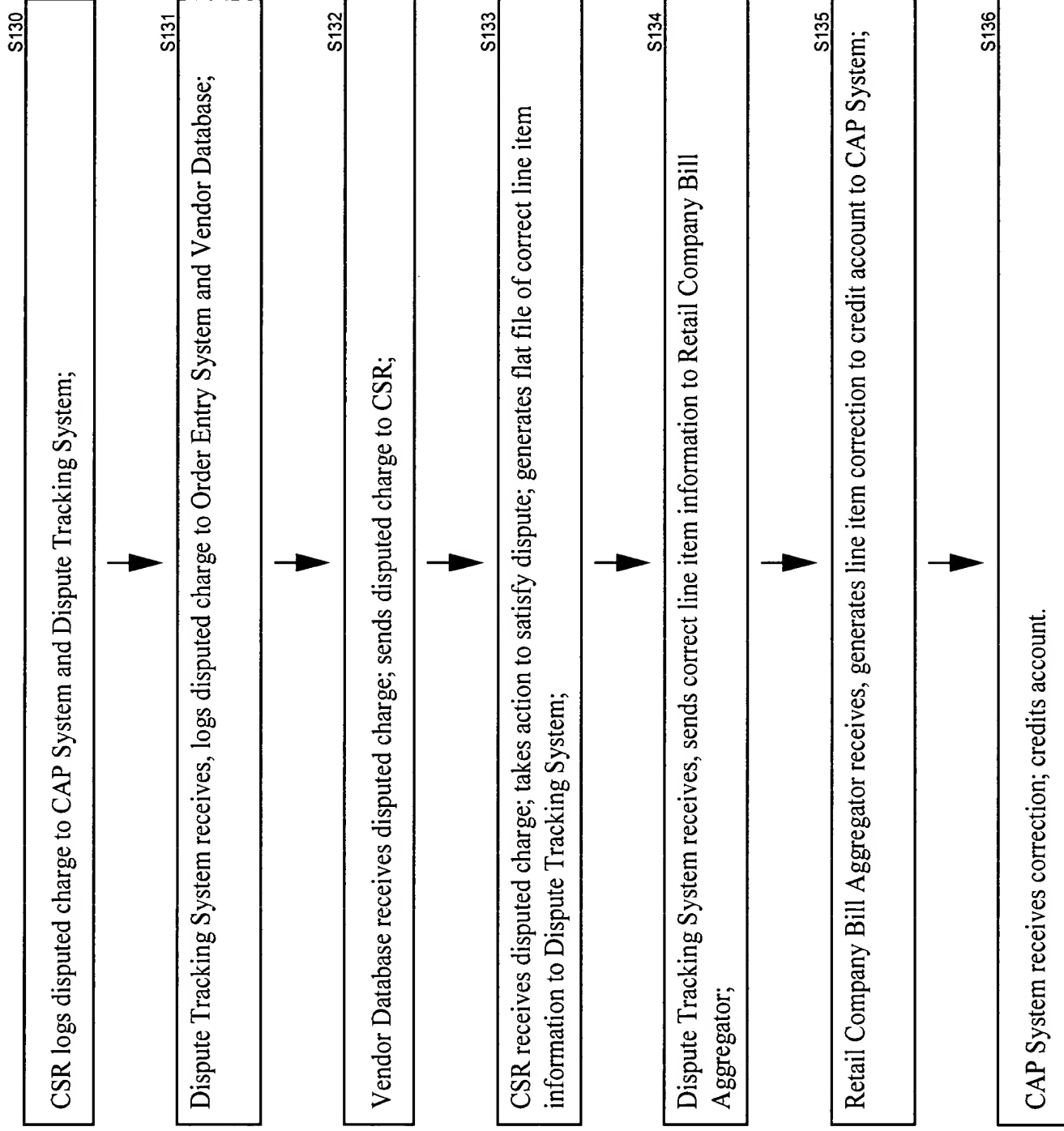


FIG. 18

FIG. 19
**BILL INQUIRY AND ADJUSTMENT/
NON-ENERGY RETAIL COMPANY PRODUCTS/
CSR IS UNABLE TO RESOLVE DISPUTE/DISPUTE IS INCORRECT**

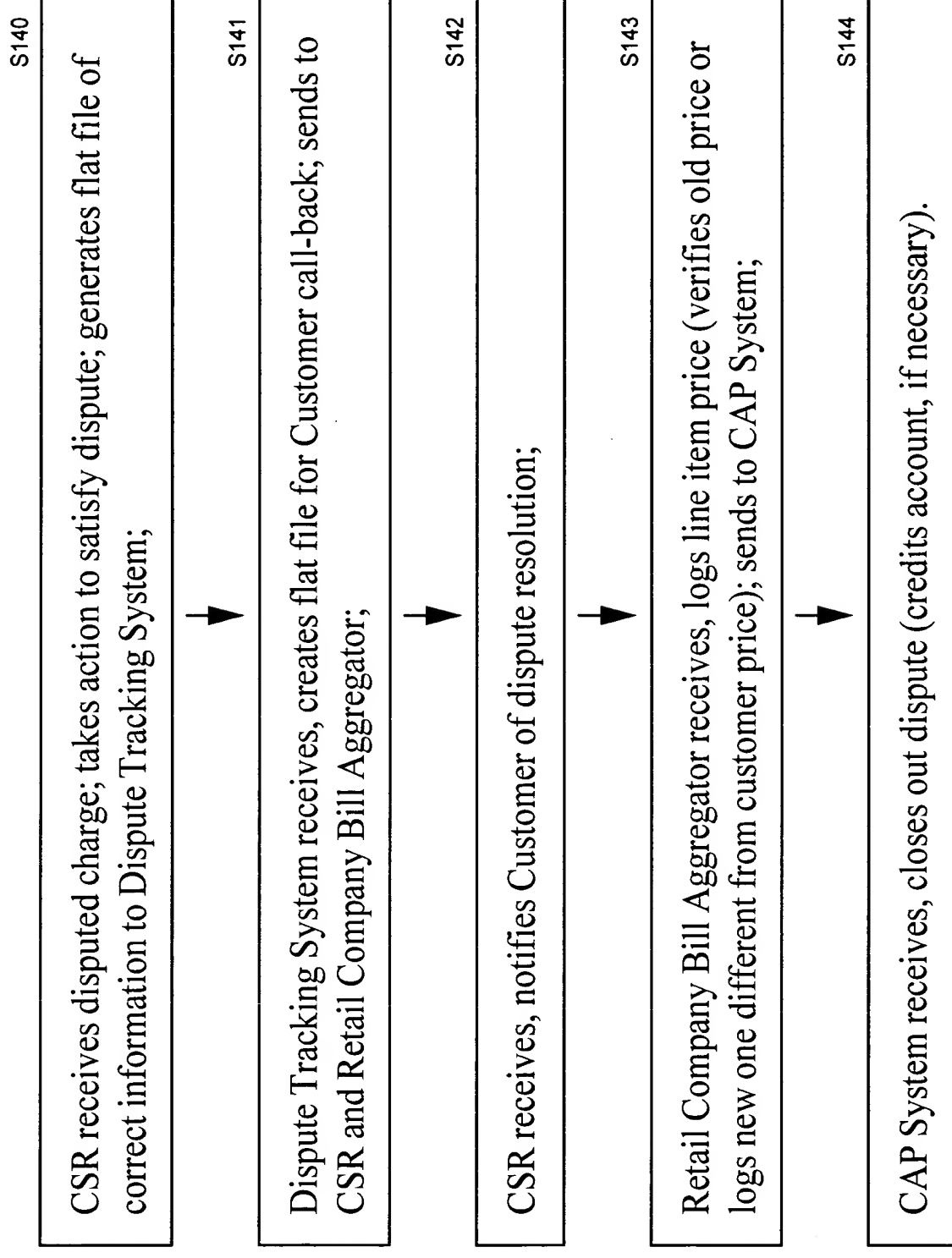


FIG. 19

UTILITY BILL CALCULATOR

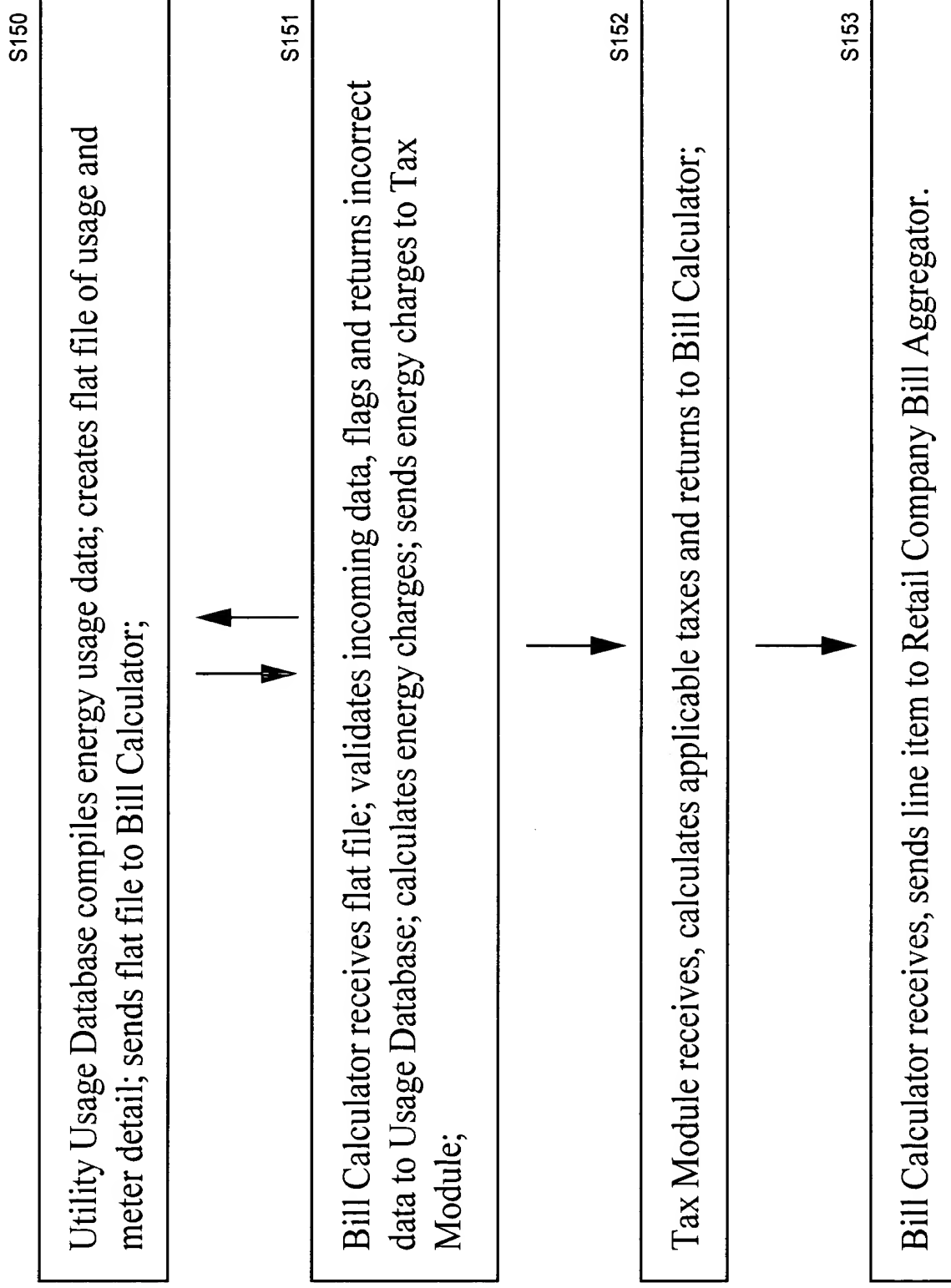


FIG. 20

RETAIL COMPANY BILL AGGREGATOR

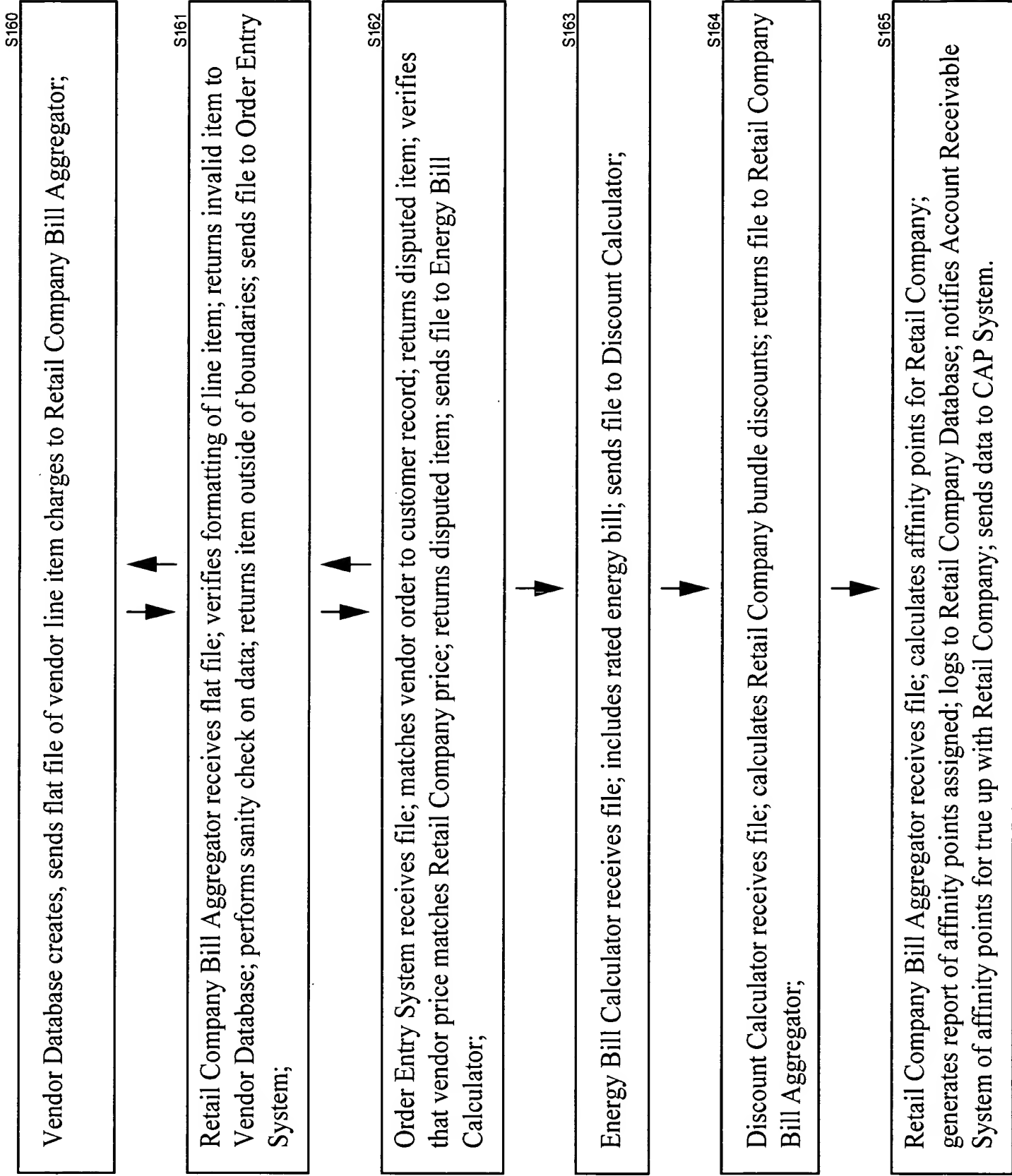


FIG. 21

366201" 899TET60 STATEMENT GENERATION

S170

CAP System receives data from Retail Company Bill Aggregator, sends to SDP System;



S171

SDP System receives data; locates Customer account; confirms Customer requested combined bill; sends data to TSYS System;



S172

TSYS System receives data; posts to Customer account; staples retail company charges to bill; receives credit card feed; staples credit card charges to bill; receives telephony feed; staples telephony charges to bill; sends data to CAP System;



S173

CAP System receives data; calculates financial institution overall discount; calculates financial institution affinity points; sends data to U-Bill System;



S174

U-Bill System receives data; logs to Fulfillment System; renders and delivers bill to Customer.

FIG. 22

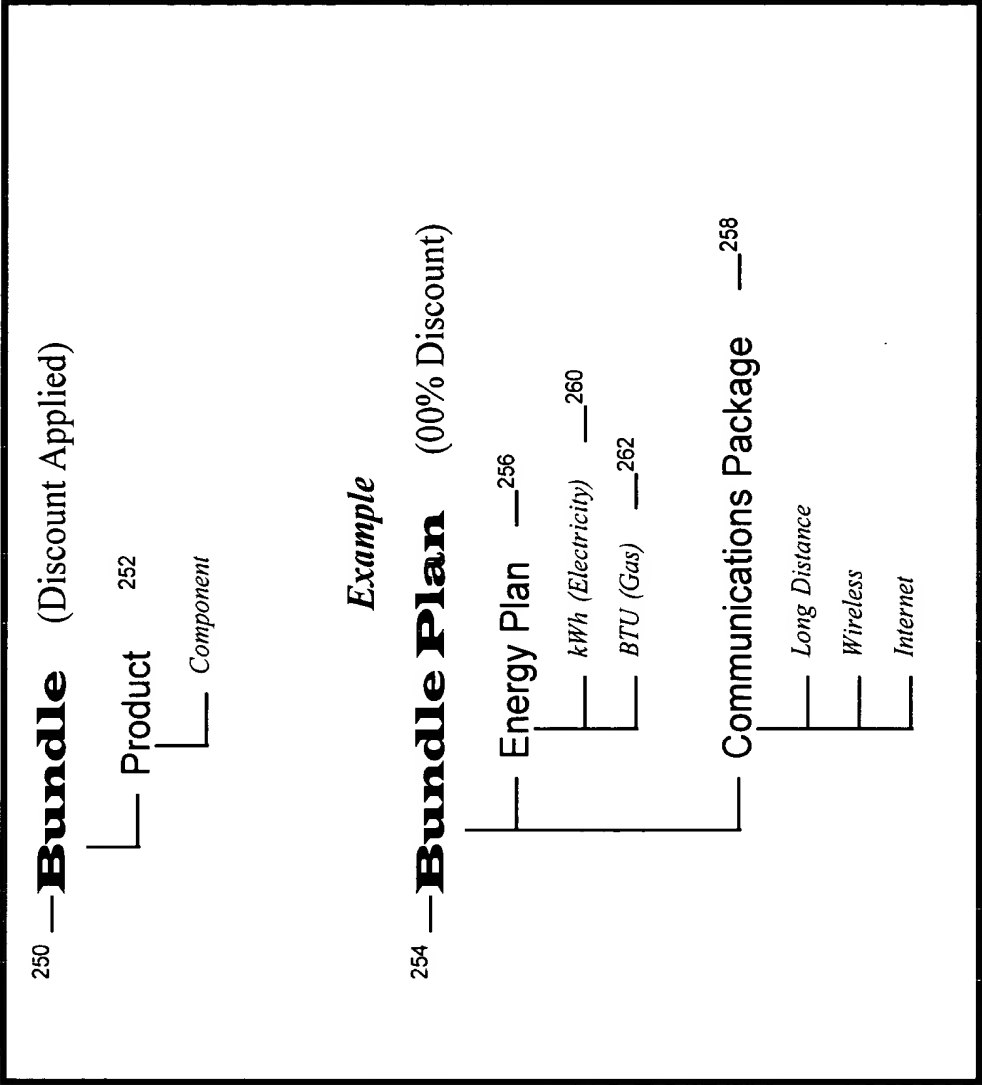


FIG. 23

BOB "BET" CO

Payments and Adjustments

Trans	Description	Amount
06/10	PAYMENT RECEIVED	-XX.00
	THANK YOU	
Total Payments and Adjustments		-\$XX.00

Billing Disputes

Date	Description	Amount
05/20	NOGALITOS GEAR COMPANY SAN ANTONIO TX	XX.00

Services Summary

Electric	\$XX.00
Security	\$XX.00
Warranties	\$XX.00
Total Services	\$XX.00

Electric

1200KWH@.021	XX.00
Federal Tax @ 3%	XX.00
through 06/01/97	\$XX.00

Security Systems

Monthly Residential Service	XX.00
Monthly Commercial Service	XX.00

Federal Tax @ 3%

\$XX.00

Warranties

Monthly Security System	XX.00
Monthly Heat Pump/HVAC	XX.00
Monthly Appliance	XX.00

Federal Tax @ 3%

\$XX.00

Usage Comparison

1,200 kwh	+
1,000 kwh	+
	+
	0

Month	Year	KWH	Days	KWH/DAY
MAY 1996	1997	847	31	26.5
MAY 1996	1996	756	30	25.2

Telephone Summary

Long Distance \$XX.00

Total Services \$XX.00

Long Distance

Apr 2 - May 1, 1996

Charges for 510 670-6712:

Calls \$XX.00

Taxes and surcharges XX.00

Total Long Distance \$XX.00

This month you saved \$9.64 with Long Distance.

Calls Eligible for Discount

Direct Dialed Calls

No.	Date	Number Called	Where	Time	Rate	Type	Min	Amount
1	06/10	310 450-3855	Santa Moni, CA	5:39am	night	direct	3	\$XX.00
							3	\$XX.00

Calling Card Calls

Card Number: 327 885 4177

No.	Date	Number Called	Where	Time	Rate	Type	Min	Amount
5	05/02	310 450-3855	Santa Moni, CA	7:41pm	eve	station	1	\$XX.00
			Called from 212 854 3276	Los Angeles, CA				

Total calls eligible for discount

1 \$XX.00

Taxes and Surcharges

Description	Amount
Federal tax	\$XX.00
State and local tax	XX.00
Subscriber line charge (Jun 2 - Jul 1)	XX.00
	\$XX.00

Credit Card Activity

Amount Over Limit.....	\$XX.00
Credit Line.....	\$7,000.00
Available Credit.....	\$2,750.00
Cash Advance Limit.....	\$1,000.00
Purchases.....	\$634.50
Cash Advances and Checks.....	25.00
Total Credit Card Activity	\$659.50

Purchases

Trans	Post	Description	Amount
05/26	05/28	FINE HOTELS PARIS TX	\$70.26
05/27	05/29	ACME PRINTING OF CONCORD, MA	8.34
Total Credit Card Purchases			\$78.60

Cash Advances and Checks

Cash Advance Limit \$1,500.00* *This represents a portion of your total credit line.

Trans	Post	Description	Amount
05/29	05/30	CONVENIENCE CHECK #354	\$50.00
05/30	05/31	CASH ADVANCE NATIONAL BANK NEW YORK NY	25.00
Total Cash Advances and Checks			\$75.00

Finance Charge Information

	Nominal APR	Daily Periodic Rate	Number of Days in Billing Cycle	Average Daily Balance	Periodic FINANCE CHARGE	Cash Advance Fee/FINANCE CHARGE
Purchases	zz9.89%	z.9888%*	x 28	x \$\$\$, \$\$\$8.88 =	\$\$\$,\$\$8.88	+ \$\$\$,\$\$8.88
Cash Advances	zz8.89%	z.9.888%	x 28	x \$\$\$, \$\$\$8.88 =	\$\$\$,\$\$8.88	+ \$\$\$,\$\$8.88

*Indicates variable rate

Total FINANCE CHARGE \$0.00
Effective ANNUAL PERCENTAGE RATE 0.00%

FIG. 26

353925500137262890000022000001025752

Quick Reference

Minimum Payment Due \$235.43
 Due Date August 1, 1998
 Amount Past Due \$00.00

Account Summary

Previous Balance \$1,200.00
 Payments and Adjustments - XX.00
 Services XX.00
 Credit Card Activity XX.00
 New Balance \$XXX.00

Note: Detailed activity starts on page 5.

Just For You

Credit Card Purchases and Telephone Services XXX.00
 Rebate percentage x1.0%
 Cash back you earned this period \$XX.00

Total cash back earned to date \$XX.00

Payment Summary

	Minimum	Maximum	Your Payment
Electric (due in full)	XX.00	XX.00	
Credit Card (due in full)	XX.00	XX.00	
Payment Total			\$

Payment Record Amount Paid: _____ Date Paid: _____ Check Number: _____

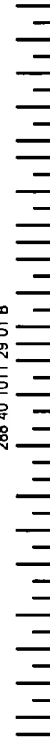
Please detach and return this coupon with payment.

Account Number	Payment Due	New Balance	Minimum Payment	Enter Amount Enclosed
1222 5467 3333 2543	8/1/98	\$XXX.00	\$XX.00	\$

Make changes to U.S. billing address and phone number below:

Address		Apt./Suite	
City	State	Zip	
Home phone	Business phone		
() ()	() ()		

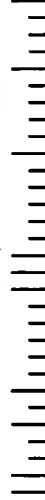
288 40 1011 29 01 B



xxxxxx x xxxxxxx
 xxxxxxxx xxxxxxxx
 xxxxxxxxxxxxxx, xxxxxxxxxxxxxx

Make check payable to:

Universal Account
 PO BOX 23455
 COLUMBIA, IN 41702-0023



53925500137262890000022000001025752

Quick Reference

Minimum Payment Due \$235.43
Due Date August 1, 1998
Amount Past Due \$000.00

Account Summary

Previous Balance \$1,200.00
Payments and Adjustments - XX.00
Services XX.00
Credit Card Activity XX.00
New Balance \$XXX.00

Note: Detailed activity starts on page 5.

Just For You

Credit Card Purchases and Telephone Services XXX.00
Rebate percentage x 1.0%
Cash back you earned this period \$XX.00
Total cash back earned to date \$XX.00

Payment Summary

	Minimum	Maximum	Your Payment
Electric (due in full)	XX.00	XX.00	
Credit Card (due in full)	XX.00	XX.00	
Payment Total			\$

Payment Record Amount Paid: _____ Date Paid: _____ Check Number: _____

Please detach and return this coupon with payment.

Account Number	Payment Due	New Balance	Minimum Payment	Enter Amount Enclosed
1222 5467 3333 2543	8/1/98	\$XXX.00	\$XXX.00	\$

Congratulations, with AutoPay your next payment will be automatically deducted on 8/1/97. And you can change it simply by calling 1 800 888-8888 anytime.

288 40 1011 29 01 B

Make changes to U.S. billing address and phone number below:

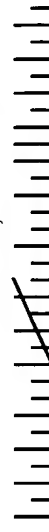
Address		Apt./Suite	
City	State	Zip	
Home phone ()	Business phone ()		

Make check payable to:

Universal Account
PO BOX 23455
COLUMBIA, IN 41702-0023

5392550013726289000002

xxxxxx x xxxxxxxx
xxxxxxxx xxxxxxxx
xxxxxxxxxxxxxx, xxxxxxxxxx-xxxx



One Billing Center

Expanded Messaging

- Targeted
- Client Defined

Full Page Summary

- Quick Reference
- Account Summary
- Value Propositions
- Multiple Payment Options
- Customer Defined

Billhead Messaging

- 5-Line Messaging
- AutoPay
- Customer Defined

Remittance Coupon

Point of Contact

- Internet Delivery
- Automated VRU
- Customer Care Associate

Margin Messaging

- Targeted
- Client Defined

Overall Capabilities

- Full Laser Printing
- Duplex
- Flexible Design
- Multi-Premise
- Multi-Product

FIG. 28

Personalization

- Consumer's Name
- Account Number
- Bill Cycle Date

Glenn L. Perreault
Lynne G. Perreault
Account 1234 5678 9012 3456
May 6-June 5, 1997

Page 5 of 6

CREDIT CARD

Glenn L. Perreault
Lynne G. Perreault
Account 1234 5678 9012 3456
May 6-June 5, 1997

Page 4 of 6

TELEPHONE

Credit Card Acti
Amount Over
Credit L
Availab
Cash Ad
Purchase
Cash Ad
Finance
Total C

OMR Bar Markers

- Product Inserting
- Product Messaging
- Client Defined

Selective Messages

- Targeted
- Client Defined

Detailed Acct. Info

Charts & Graphics

- Example of Usage History

ELECTRIC

Page 3 of 6

Glenn L. Perreault
Lynne G. Perreault
Account 1234 5678 9012 3456
May 6-June 5, 1997

Trans.	Description	Amount
06/10	PAYMENT RECEIVED	- 285.00
Total Payments and Adjustments		-\$285.00

Due to prior inquiries on your account, the above charge is presently in dispute status. Until resolution, there will be no finance charge accruing on this item. If this item has been resolved, please call us at 1 800 766-6680.

Electric Services Summary

Electric	\$35.00
Security	45.00
Total Electric Services	\$80.00

Electric	XX.00
1400KWH@.023	XX.00
Federal Tax @ 3%	XXX.00
through 06/01/97	

Security Systems	XXX.00
Monthly Residential Service	XXX.00
Federal Tax @ 3%	XXX.00
through 06/01/97	

Usage Comparison

1,200 kwh	---
1,000 kwh	---

Taxes

MAY 1996	JUN 1997	JUL 1997	AUG 1997	SEP 1997	OCT 1997	NOV 1997	DEC 1997	JAN 1997	FEB 1997	MAR 1997	APR 1997	MAY 1997
1996	1997	1997	1997	1997	1997	1997	1997	1997	1997	1997	1997	1997

Month	Year	KWH	Days	KWH/Day
MAY	1997	847	31	26.5
MAY	1996	756	30	25.2

FIG. 29

Four key industries account for most of recurring payments volume,
yet have low card penetration levels

	At 100MM			Opportunity
	Annual* <u>Expenditures</u>	customers <u>Expenditures</u>	Card** <u>Penetration</u>	
• <i>Insurance/Annuities</i>	\$306B	\$255	<1%	}
• <i>Utilities</i>	\$141B	\$117	<1%	
• <i>Telephone/Cellular</i>	\$ 74B	\$ 62	<2%	
• <i>Cable TV/Pay TV</i>	\$ 21B	\$ 17	<2%	
• Subscriptions	\$ 16B	\$ 13	15%	}
• Membership Org.	\$ 11B	\$ 9	10%	
• Rentals	\$ 6B	\$ 5	--	
• <u>On-line Services</u>	<u>\$ 2B</u>	<u>\$ 2</u>	<u>80%</u>	
	\$579B			

*Source - The Nielson Report - 1996

**Source - MasterCard International

FIG. 30